

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-22778-JNP
Chapter: 11
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kostas Roustas
aka Gus Roustas
49 Oak Ridge Drive
Voorhees, NJ 08043

Stella Roustas
49 Oak Ridge Drive
Voorhees, NJ 08043

Social Security No.:

xxx-xx-6930

xxx-xx-7178

Employer's Tax I.D. No.:

NOTICE OF HEARING ON DISCLOSURE STATEMENT

A Disclosure Statement was filed by Kostas Roustas and Stella Roustas
on July 10, 2019, pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable Jerrold N. Poslusny Jr. on :

Date: August 15, 2019

Time: 10:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Dino S. Mantzas
Law Office of Dino S. Mantzas
701 Route 73 North, Suite 1
Marlton, NJ 08053
(856) 988-0033

Dated: July 11, 2019

JAN: jpl

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Kostas Roustas
Stella Roustas
DebtorsCase No. 17-22778-JNP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 195Page 1 of 2
Total Noticed: 44

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db/jdb
aty +Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537
+Leonard Teddy Schwartz, Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2,
Williamstown, NJ 08094-9129
cr ACAR Leasing Ltd. dba GM Financial Leasing, 400 Embarcadero Dr., Arlington, TX 76014
acc +Markovitz, Starkman & Company, LLC., 457 Haddonfield Road, Cherry Hill, NJ 08002-2220
cr +The First National Bank of Elmer, Saldutti Law Group, c/o Rebecca K. McDowell,
800 N. Kings Hwy, Ste 300, Cherry Hill Township, NJ 08034-1511
516897478 +2602 Route 130 LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516946636 +ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516897480 +Chase Sapphire, PO Box 15298, Wilmington, DE 19850-5298
516897483 +Checker Management, 22-10 Jackson Avenue, New York, NY 10002-6679
516897484 +Christopher D. Palmieri, Esquire, 300 Garden City Plaza, Garden City, NY 11530-3302
516897486 +First National Bank of Elmer, PO Box 980, Elmer, NJ 08318-0980
518103638 +Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C.,
101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627
516897487 +KLB Jersey LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897481 +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
516897491 +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926
516897492 +Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400,
Philadelphia, PA 19102-2526
518267308 +Republic Bank, Steven & Lee, 1818 Market St., 29th Floor, Philadelphia, PA 19103-3652
517089871 +Republic First Bank, Dinsmore & Shohl, LLP, 1800 JFK Blvd. Suite 1000,
Philadelphia PA 19103-7422
516897493 +Richard M. Berman, Esquire, Dinsmore & Shohl, LLP, 1800 JFK Boulevard, Suite 1000,
Philadelphia, PA 19103-7422
516897494 +Rose Commercial Real Estate, 12000 Lincoln Dr W Ste 111, Marlton, NJ 08053-3401
516897495 +S&P Development Corp., 111 Presidential Boulevard, Suite 209, Bala Cynwyd, PA 19004-1013
517603902 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
516897496 +Saldutti Law Group, 800 N. Kings Highway, Suite, 300, Cherry Hill, NJ 08034-1511
516897498 +TD Bank, 1701 Marlton Pike E., Marlton, NJ 08053
517038636 +TD Bank NA, Richard J Tracy III Esq, 30 Montgomery Street Suite 1205,
Jersey City NJ 07302-3835
517028172 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
516897490 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Lexus Financial Services, PO Box 8026, Cedar Rapids, IA 52409)
516914187 +The First National Bank of Elmer, Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
516897482 +Township of Mount Laurel, 100 Mount Laurel Road, Mount Laurel, NJ 08054-1507
518145061 +Township of Mount Laurel, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054,
Mount Laurel, NJ 08054-5054
516983869 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
516988979 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517001053 ++US Bank Cust for PC 4 & CRDTRS, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170,
Voorhees NJ 08043-4381
516897500 +US Small Business Adm., Commercial Loan Servicing, 2120 Riverfront Dr, Ste 100,
Little Rock, AR 72202-1794

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: cio.bncmail@irs.gov Jul 12 2019 11:26:58 Dist Dir of IRS,
Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2019 11:27:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 12 2019 11:27:41 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
none +E-mail/Text: lens@ssnjlaw.com Jul 12 2019 11:26:45 Karistos, Inc, c/o Slotnick & Schwartz,
1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129
516996833 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2019 04:33:51
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516897485 +E-mail/Text: mrdiscen@discover.com Jul 12 2019 11:26:42 Discover, PO Box 30421,
Salt Lake City, UT 84130-0421
516928267 E-mail/Text: mrdiscen@discover.com Jul 12 2019 11:26:42 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517156299 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 12 2019 04:33:55 Sierra Auto Finance LLC,
P.O. Box 165028, Irving TX 75016-5028
516897497 E-mail/Text: bankruptcy@td.com Jul 12 2019 11:27:47 TD Bank, 1701 Marlton Pike E.,
Cherry Hill, NJ 08034
517138927 E-mail/Text: bankruptcy@td.com Jul 12 2019 11:27:47 TD Bank, N.A.,
c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105

District/off: 0312-1

User: admin
Form ID: 195

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Total Noticed: 44

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517140520 MTAG Custodian for FIG Capital Investments NJ13,LL, PO Box 54472, New Orleans , Louisiana 70
intp* +Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C.,
101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627
cr* +Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400,
Philadelphia, PA 19102-2526
516897479* +2602 Route 130, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516952646* +Department of Treasury, Internal Revenue Service, P O Box 7346,
Philadelphia, PA 19101-7346
516897488* +KLB Jersey, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897489* +KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
517156275* +Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926
516897499* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409)
TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor Township of Mount Laurel bcaine@parkermccay.com,
BKcourtntices@parkermccay.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Dino S. Mantzas on behalf of Joint Debtor Stella Roustas dino@dmantzaslaw.com
Dino S. Mantzas on behalf of Debtor Kostas Roustas dino@dmantzaslaw.com
Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov,
jeffrey.m.sponder@usdoj.gov
John R. Morton, Jr. on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
Leonard T. Schwartz on behalf of Unknown Role Type Karistos, Inc LenS@ssnjlaw.com
Leonard T. Schwartz on behalf of Attorney Leonard Teddy Schwartz LenS@ssnjlaw.com
Linda S. Fossi on behalf of Creditor US Bank Cust for PC 4 & CRDTRS lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Rebecca K. McDowell on behalf of Creditor The First National Bank of Elmer
rmcdowell@slgcollect.com
Richard M. Berman on behalf of Creditor Republic Bank richard.berman@dinsmore.com,
pmmu@stevenslee.com
Ron L. Woodman on behalf of Interested Party Jay Several rwoodman@fsalaw.com,
mprimavera@fsalaw.com
Timothy R. Wheeler on behalf of Creditor Melrose Credit Union timothy.wheeler@wilsonelser.com,
sheyla.ibazeta@wilsonelser.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William F. Saldutti, III on behalf of Creditor The First National Bank of Elmer
wsaldutti@slgcollect.com, cflannery@slgcollect.com

TOTAL: 16